

# MIGHTY OAK STRONG AMERICA INVESTMENT COMPANY

## Form CRS CLIENT RELATIONSHIP SUMMARY

<b>INTRODUCTION</b>	<p>The Mighty Oak Strong America Investment Company (MOSAIC) is a fee only Registered Investment Advisor registered with the Securities and Exchange Commission. Our firm is only paid by our clients, which benefits you, because we have no financial incentive to do anything which isn't in your best interest. Free and simple tools are available to research firms and financial professionals at <a href="http://Investor.gov/CRS">Investor.gov/CRS</a>, which also provides educational materials about investment advisors, broker-dealers, and investing.</p>																												
<b>RELATIONSHIPS AND SERVICES</b>	<p style="text-align: center;"><b>What investment services and advice can you provide me?</b></p> <p><b>Description of Services</b></p> <p>We offer investment advisory services to retail investors, which include: We recommend and monitor a portfolio of exchange traded and mutual funds, individual stocks and bonds, and other investments to help you achieve your investment goals in accordance with the client's risk tolerance. Investments available to you include all available securities on Fidelity Investments' (Custodian) Institutional Trading Platform. This includes over 10,000 mutual funds and virtually all publicly traded stocks, bond, and exchange traded funds (ETFs) in the USA. We monitor your portfolio at least quarterly. We accept discretionary and non-discretionary accounts. Discretionary accounts permit us to buy and sell securities without telling you before the transaction. Non-discretionary accounts require you to approve transactions before we make them. MOSAIC prepares periodic financial plans for our clients. MOSAIC typically has a \$100,000 minimum client relationship, which may be waived at the firm's discretion. More detailed information about our services is found in Form ADV, Part 2A Brochure in Items 4 and 7.</p> <p style="text-align: center;"><b>Conversation Starters</b></p> <p><i>"Given my financial situation, should I choose a Fee Only Registered Investment Advisor? Why or why not?"</i></p> <p>If you need advice about selecting investments or financial planning, including estate planning, insurance needs and selection, retirement or education planning, income tax planning, or anything else that affects you financially, fee only Registered Investment Advisors have a legal (fiduciary) obligation to do what's in your best interest.</p> <p>If you are comfortable selecting investments, don't want financial planning, or have less than \$100,000 of financial investments, we encourage you to acquire investments through reputable online financial intermediaries.</p> <p>If you aren't comfortable selecting investments or utilizing reputable online financial intermediaries, consider traditional stockbrokers, but be mindful of the total cost to you.</p> <p><i>"How will you choose investments recommended to me?"</i></p> <p>Each client completes a Risk Tolerance Profile, which helps to determine the risk you're comfortable taking. We utilize a proprietary system for selecting mutual funds and exchange traded funds utilizing Morningstar ratings, historic performance, alpha coefficient, expense percentage, longevity, investment style, economic sectors, and other information. Stock selection is based on Morningstar and Value Line analysis and ratings. Fixed income mutual funds and securities are chosen based upon their credit quality, maturity, and our view of the bond market, interest rates, and inflation.</p> <p><i>"What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"</i></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 25%; text-align: center;"><u>Donald DeMuth</u></th> <th style="width: 25%; text-align: center;"><u>Teancum Light</u></th> </tr> </thead> <tbody> <tr> <td>Mighty Oak Strong America Investment Company</td> <td style="text-align: center;">2002-Present</td> <td style="text-align: center;">2017-Present</td> </tr> <tr> <td>DeMuth &amp; Kaufman Professional Management Consultants</td> <td style="text-align: center;">1976-Present</td> <td style="text-align: center;">2017-Present</td> </tr> <tr> <td>William R. 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<p style="text-align: center;"><b>FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT</b></p>	<p><i>“What fees will I pay?”</i></p> <p><b>Description of Principal Fees and Costs:</b></p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;"><u>Assets Under Management</u></th> <th style="text-align: center;"><u>Annual Fee %</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Up to \$4,000,000</td> <td style="text-align: center;">1%</td> </tr> <tr> <td style="text-align: center;">\$4,000,000 - \$10,000,000</td> <td style="text-align: center;">.95%</td> </tr> <tr> <td style="text-align: center;">\$10,000,000 - \$25,000,000</td> <td style="text-align: center;">.75%</td> </tr> <tr> <td style="text-align: center;">Over \$25,000,000</td> <td style="text-align: center;">Negotiable</td> </tr> </tbody> </table> <p>Fees are determined based on the fair market value of your account at the end of each calendar quarter multiplied by the annual fee % divided by 4. Fees are billed in advance. More detailed information about our fees is found in Form ADV, Part 1A, Item 5.E.</p> <p><b>Description of Other Fees and Costs:</b></p> <p>Mutual funds and exchange traded funds have expense percentages charged by the fund. Fidelity Investments, the custodian, charges transaction fees for some mutual funds, exchange traded funds, and individual securities, which are generally \$15 for mutual funds and \$4.95 for exchange traded funds and stocks. MOSAIC receives none of the fees from funds or the custodian. More detailed information about your fees and costs is found in Form ADV, Part 2A Brochure Items 5.A., B., C., and D. To understand the impact of fees and costs on investments ask a financial professional, “help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?”</p> <p><b>Standard of Conduct</b></p> <p>“We act as your Fee Only Registered Investment Advisor, we act in your best interest and do not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.”</p> <p><b>Conflicts of Interest:</b></p> <p><i>“How might your conflicts of interest affect me, and how will you address them?”</i></p> <p>The more assets there are in an investor’s advisory account, the more the investor will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you’re paying.</p> <p><b>Description of How Financial Professionals Make Money:</b></p> <p>MOSAIC’s financial professionals receive a salary and bonus based upon their education, training, experience, time and complexity required to meet clients’ needs, new clients attracted by the financial professional, and the performance of the firm.</p>	<u>Assets Under Management</u>	<u>Annual Fee %</u>	Up to \$4,000,000	1%	\$4,000,000 - \$10,000,000	.95%	\$10,000,000 - \$25,000,000	.75%	Over \$25,000,000	Negotiable
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<p style="text-align: center;"><b>DISCIPLINARY HISTORY</b></p>	<p><i>“As a financial professional, does the firm or any of its financial professionals have any disciplinary history? If so, for what type of conduct?”</i></p> <p>No, MOSAIC or its current financial professionals do not and never had a disciplinary history. The investor can visit Investor.gov/CRS for a free and simple search tool to research MOSAIC and our financial professionals. More detailed information about our disciplinary history is found in Form ADV, Part IA, Item 11 and Form U4, Items 14A-M for each individual.</p>										
<p style="text-align: center;"><b>ADDITIONAL INFORMATION</b></p>	<p><i>“Who is my primary contact person? Is he a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?”</i></p> <p>MOSAIC’s President, Donald DeMuth, can be reached at 717-790-9001. Investors may also discuss concerns with Vice President, Teancum Light.</p> <p><b>Investors may receive a copy of the Relationship Summary by:</b></p> <p><b>Calling</b>      717-790-9001 <b>Writing</b>      MOSAIC                     940 Century Dr., Suite B, Mechanicsburg, PA 17055</p> <p><b>E-mailing</b>      <a href="mailto:ddemuth@investwithmosaic.com">ddemuth@investwithmosaic.com</a> <b>Website</b>      <a href="http://INVESTWITHMOSAIC.com">INVESTWITHMOSAIC.com</a></p>										